

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILLIAMSPORT DIVISION**

In re: MATTHEW ALBERT WHARY	§	Case No. 4:19-bk-02876
MARSHA LYNN WHARY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/03/2019.
- 2) The plan was confirmed on 01/31/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/01/2020, 07/28/2020, 03/25/2021, 04/20/2021, 10/29/2021, 11/29/2021, 03/21/2022, 05/26/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/28/2022.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,562.00.
- 10) Amount of unsecured claims discharged without full payment: \$43,090.55.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,534.87	
Less amount refunded to debtor(s)	\$ 27.54	
NET RECEIPTS		\$ 18,507.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,112.12	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,444.96	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,557.08
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JAMES P. SHEPPARD, ESQUIRE	Pri	0.00	NA	NA	9,184.00	0.00
CARMAX AUTO FINANCE	Sec	10,901.00	11,511.10	5,349.35	328.33	0.00
CARMAX AUTO FINANCE	Uns	0.00	11,511.10	7,061.10	163.18	0.00
CAPITAL ONE BANK	Uns	2,466.00	2,466.31	2,466.31	57.00	0.00
RESURGENT CAPITAL SERVICES	Uns	162.00	162.76	162.76	3.76	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,074.37	1,074.37	24.82	0.00
BECKET & LEE	Uns	567.00	567.22	567.22	13.11	0.00
GLOBAL PAYMENTS CHECK	Uns	115.00	250.00	250.00	5.78	0.00
ROBERT WHARY	Uns	8,637.00	8,637.00	8,637.00	199.59	0.00
PSECU	Sec	17,123.00	17,123.83	11,392.98	392.86	0.00
KUBOTA CREDIT CORPORATION	Sec	2,848.00	2,848.70	0.00	0.00	0.00
BANK OF AMERICA	Uns	1,597.00	1,597.45	1,597.45	36.91	0.00
PPL	Uns	1,820.00	9,386.17	9,386.17	216.90	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Uns	2,549.00	2,672.30	2,672.30	61.75	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	1,114.50	1,114.50	25.75	0.00
ATLAS ACQUISITIONS LLC	Uns	315.00	315.57	315.57	7.29	0.00
MEMBER FIRST FED. CREDIT	Uns	3,624.00	4,023.15	4,023.15	92.97	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	1,203.00	1,202.83	1,202.83	27.80	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	395.93	395.93	9.15	0.00
QUANTUM3 GROUP, LLC	Uns	820.00	820.65	820.65	18.95	0.00
BUDDYS HOME FURNISHINGS	Sec	2,500.00	430.95	430.95	430.95	0.00
KEYSTONE COLLECTIONS GROUP	Uns	0.00	132.64	0.00	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Uns	0.00	132.64	0.00	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	210.37	0.00	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	210.36	0.00	0.00	0.00
SANTANDER CONSUMER USA	Sec	0.00	13,997.99	2,108.25	141.56	0.00
M & T BANK	Sec	116,809.00	233,844.58	29,106.15	4,507.84	0.00
LAW OFFICE OF LISA A RYNARD	Lgl	0.00	NA	NA	1,112.12	0.00
TRIUMPH COMMUNITY BANK	Sec	12,000.00	NA	NA	0.00	0.00
ATT MOBILITY	Uns	2,242.00	NA	NA	0.00	0.00
COMCAST	Uns	259.00	NA	NA	0.00	0.00
COMCAST COMMUNICATIONS	Uns	1,226.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	590.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	431.00	NA	NA	0.00	0.00
DEIMLER TIRE	Uns	1,500.00	NA	NA	0.00	0.00
PERFERRED CREDIT INC	Uns	2,298.00	NA	NA	0.00	0.00
TRIPLE CROWN SERVICES	Uns	654.05	NA	NA	0.00	0.00
WAGS	Uns	169.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 13,764.44	\$ 2,131.78	\$ 0.00
Debt Secured by Vehicle	\$ 16,742.33	\$ 721.19	\$ 0.00
All Other Secured	\$ 17,880.91	\$ 2,948.57	\$ 0.00
TOTAL SECURED:	\$ 48,387.68	\$ 5,801.54	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 9,634.00	\$ 9,184.00	\$ 0.00
TOTAL PRIORITY:	\$ 9,634.00	\$ 9,184.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 41,747.31	\$ 964.71	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,557.08	
Disbursements to Creditors	\$ 15,950.25	
TOTAL DISBURSEMENTS:		\$ 18,507.33

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/10/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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